Under the Concernork Reduction of 1995.  TRANSMITTAL FORM  (to be used for all correspondence after initial of Total Number of Pages in This Submission	no persons are required to respond to a coll Application Number Filling Date First Named Inventor Art Unit Examiner Name	PTO/SB/21 (09-04) Approved for use through 07/31/2006. OMB 0651-0031 Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE ection of information unless it displays a valid OMB control number.  10/052,405  January 17, 2002  Frank J. Gangi 2876  Ahshik, Kim 025656.002		
ENCLOSURES (Check all that apply)				
Fee Transmittal Form  Fee Attached  Amendment/Reply  After Final  Affidavits/declaration(s)  Extension of Time Request  Express Abandonment Request  Information Disclosure Statement  Certified Copy of Priority Document(s)  Reply to Missing Parts/ Incomplete Application  Reply to Missing Parts  under 37 CFR 1.52 or 1.53	Drawing(s)  Licensing-related Papers  Petition Petition to Convert to a Provisional Application Power of Attorney, Revocation Change of Correspondence A Terminal Disclaimer Request for Refund  CD, Number of CD(s) Landscape Table on CD  Remarks  1. Fee Transmittal and check for \$1,0 2. Issue and Publication Fee Transmi 3. Fee Address Indication Form; and 4. Comments on Reasons for Alloware	Other Enclosure(s) (please Identify below): (See Remarks)  030 for Issue and Publication Fees; ittal Form; nnce.		
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Name				
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Signature	TIII 1			
Printed name Jeffrey S. White		· · · · · · · · · · · · · · · · · · ·		
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Dora Rios

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent	Application of:	)
	Frank J. Gangi	) Confirmation No. 4099
Serial No.:	10/052,405	) Examiner: Ahshik Kim
Filed:	January 17, 2002	) Group Art Unit: 2876
For: Method and Apparatus for Associating Identification and Personal Data for Multiple Magnetic Stripe Cards or Other Sources		Attorney Docket No. 025656.000002

## **COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

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Applicant acknowledges receipt of Examiner's Reasons for Allowance. Applicant accepts such allowance and issuance without prejudice as being a limitation of any type to the claims, their scope, or the invention as disclosed in the patent application in general or any subsequent applications filed therefrom. Applicant respectfully disagrees with the Examiner's characterization of the art set forth in the Reasons for Allowance and also set forth that the claims as written speak for themselves and include other novel and non-obvious features, as well as those set forth by the Examiner, which separately or in combination with features cited by the Examiner make them patentable and allowable as well.

Date: 5 - 20 - 05

Respectfully sylomitted,

Jeffrey S. White Reg. No. 36,382 BRACKWELL & GIULIANI LLP

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